

Information to identify the case:

Debtor 1	<u>Nicole L Lyew-Wooten</u>	Social Security number or ITIN	xxx-xx-0734
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-33380-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicole L Lyew-Wooten

4/2/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nicole L Lyew-Wooten
Debtor

Case No. 18-33380-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 02, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2024:

Recip ID	Recipient Name and Address
db	+ Nicole L Lyew-Wooten, 6 Hillsdale Terrace, Sussex, NJ 07461-4000
517891603	+ Comet Management, 1 Snowmass Court, #3, Vernon, NJ 07462-6506
520190263	+ Comet Management LLC, c/o Law Offices of Douglas T. Tabachnik, 63 West Main St., Ste C, Freehold, NJ 07728-2141
517891606	George Daggett Esq., 328 S Sparta Avenue, Sparta, NJ 07871
517891610	Kia Motors Finance, PO Box 20825, Dallas, TX 75265
517891612	+ Kirk Wooten, 6 Hillside Terrace, Sussex, NJ 07461-4302
518321147	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 02 2024 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 02 2024 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Apr 03 2024 00:37:00	AIS Portfolio Services, LP, Attn: Ally Financial Department, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: RASEBN@raslg.com	Apr 02 2024 20:47:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth,, GA 30097-8461
517960575	EDI: GMACFS.COM	Apr 03 2024 00:37:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519277872	+ EDI: AISACG.COM	Apr 03 2024 00:37:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517891602	+ EDI: CAPITALONE.COM	Apr 03 2024 00:37:00	Capital One Bank, PO Box 6492, Carol Stream, IL 60197-6492
517973294	Email/PDF: bncnotices@becket-lee.com	Apr 02 2024 21:10:51	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517891604	+ Email/PDF: creditonebknofications@resurgent.com	Apr 02 2024 20:59:51	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
517891605	+ EDI: DISCOVER	Apr 03 2024 00:37:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517985195	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 02 2024 20:48:00	HYUNDAI CAPITAL AMERICA DBA, KIA MOTORS FINANCE, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
517891607	+ Email/Text: compliance@homebridge.com	Apr 02 2024 20:48:00	Homebridge Financial Services, PO Box 100050, Kennesaw, GA 30156-9202

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517909325	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 02 2024 20:48:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
517891608	EDI: IRS.COM	Apr 03 2024 00:37:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517891613	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 02 2024 20:47:00	Kohl's, PO Box 3084, Milwaukee, WI 53201-3084
518578962	Email/PDF: resurgentbknotifications@resurgent.com	Apr 02 2024 20:59:53	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517925220	Email/PDF: resurgentbknotifications@resurgent.com	Apr 02 2024 20:59:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517925185	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 02 2024 20:59:57	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517891614	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 02 2024 20:59:20	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
517999240	Email/Text: mtgbk@shellpointmtg.com	Apr 02 2024 20:47:00	NewRez Mortgage LLC d/b/a Shellpoint Mortgage Serv, C/O NewRez LLC, PO Box 10826, Greenville SC 29603-0826
518015519	+ Email/Text: bncmail@w-legal.com	Apr 02 2024 20:48:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518530753	+ EDI: PRA.COM	Apr 03 2024 00:37:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518012792		Comet Management, LLC
517891615		US Department of Education
cr	*+	Ally Capital, P.O. Box 130424, Roseville, MN 55113-0004
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517891609	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517891611	*	Kia Motors Finance, PO Box 20825, Dallas, TX 75265
518578963	*	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin

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Date Rcvd: Apr 02, 2024

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Total Noticed: 29

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas T Tabachnik	on behalf of Creditor Comet Management Company LLC dtabachnik@dtlaw.com, rdalba@dtlaw.com
Douglas T Tabachnik	on behalf of Plaintiff Comet Management Company LLC dtabachnik@dtlaw.com, rdalba@dtlaw.com
Laura M. Egerman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Regina Cohen	on behalf of Creditor Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com
Sherri Jennifer Smith	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ssmith@pincuslaw.com amautz@pincuslaw.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com
Stephen B. McNally	on behalf of Debtor Nicole L Lyew-Wooten steve@mcnallylawllc.com jennifer@mcnallylawllc.com;lauren@mcnallylawllc.com;b.sr70072@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11